



Order Filed on March 12, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:

Rebecca A. Kasten

Case No.: 18-35150-CMG

Chapter: 7

Hearing Date: 3/12/19

Judge: Gravelle

ORDER DISAPPROVING REAFFIRMATION AGREEMENT

The relief set forth on the following page is hereby **ORDERED**.

DATED: March 12, 2019

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

The reaffirmation agreement between the debtor(s) and Quicken Loans Inc.
is NOT APPROVED.

However, the Court finds and concludes that the debtor(s) has fully complied with the deadlines of 11 U.S.C. § 521(a)(2), 521(a)(6) and 362(h). Accordingly, the creditor must seek further order of this Court to exercise any remedies under the subject installment loan agreement with respect to any pre-petition non-monetary defaults thereunder.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Rebecca A. Kasten
Debtor

Case No. 18-35150-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2019.

db +Rebecca A. Kasten, 315 Casino Drive, Farmingdale, NJ 07727-3571

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,
jcohen@mchfirm.com,NJ95@ecfcbis.com
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com,NJ95@ecfcbis.com
Joseph I. Windman on behalf of Debtor Rebecca A. Kasten jwindman@aol.com
Loren L. Speziale on behalf of Creditor Santander Bank, N.A. lspeziale@grossmcginley.com,
jkacsur@grossmcginley.com;ehutchinson@grossmcginley.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7